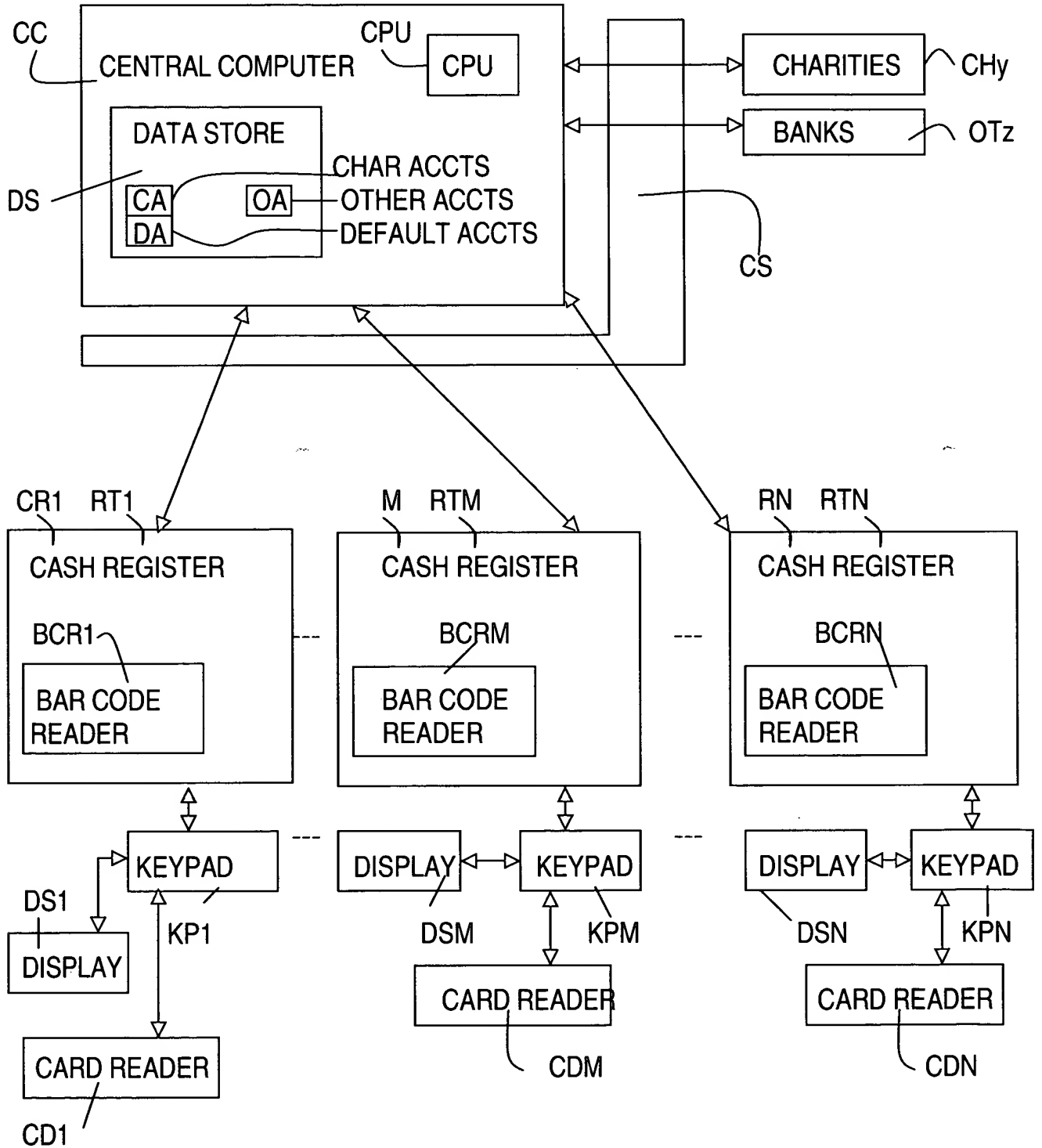




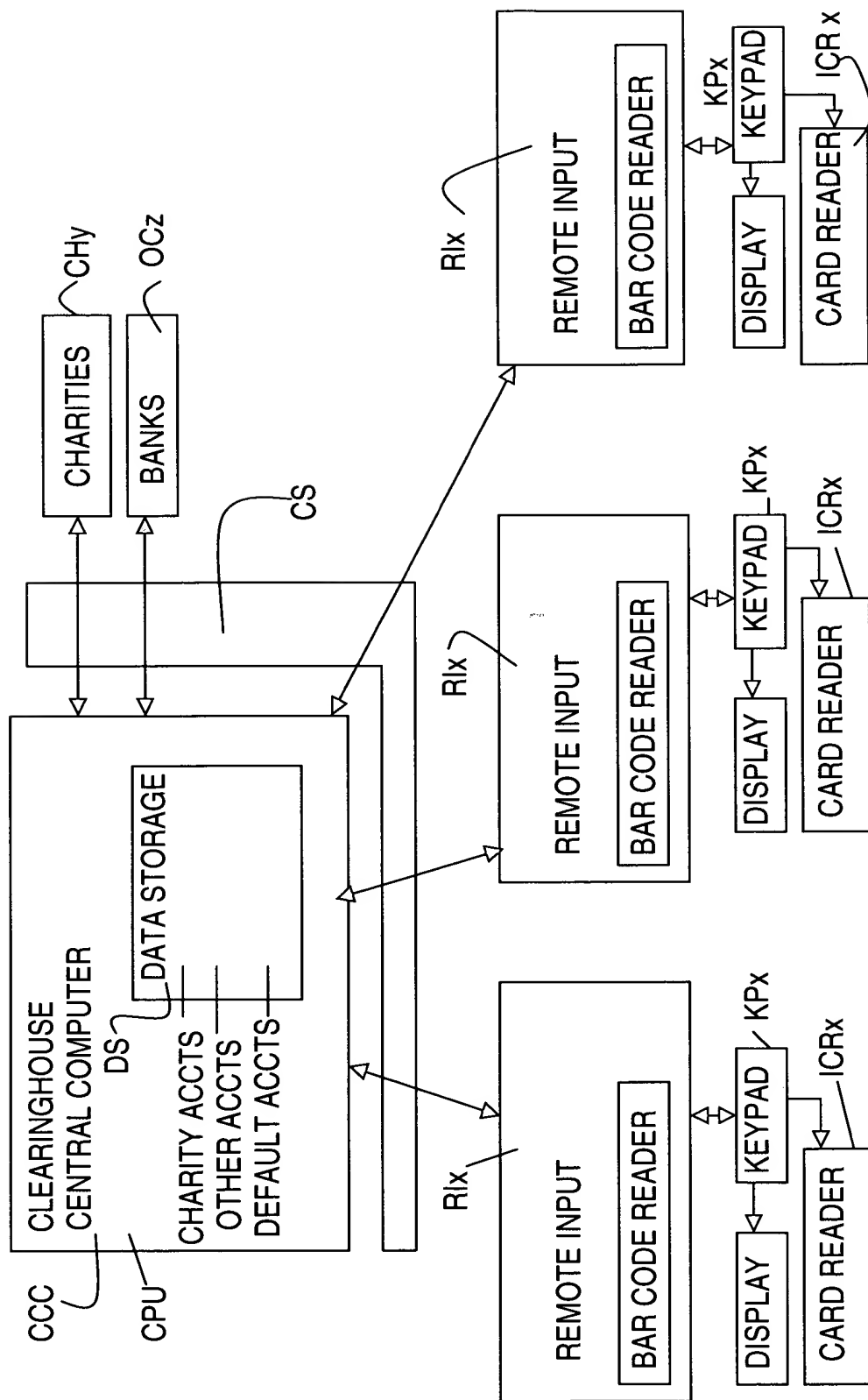
FIG. 1

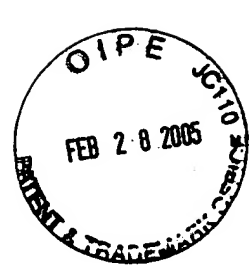




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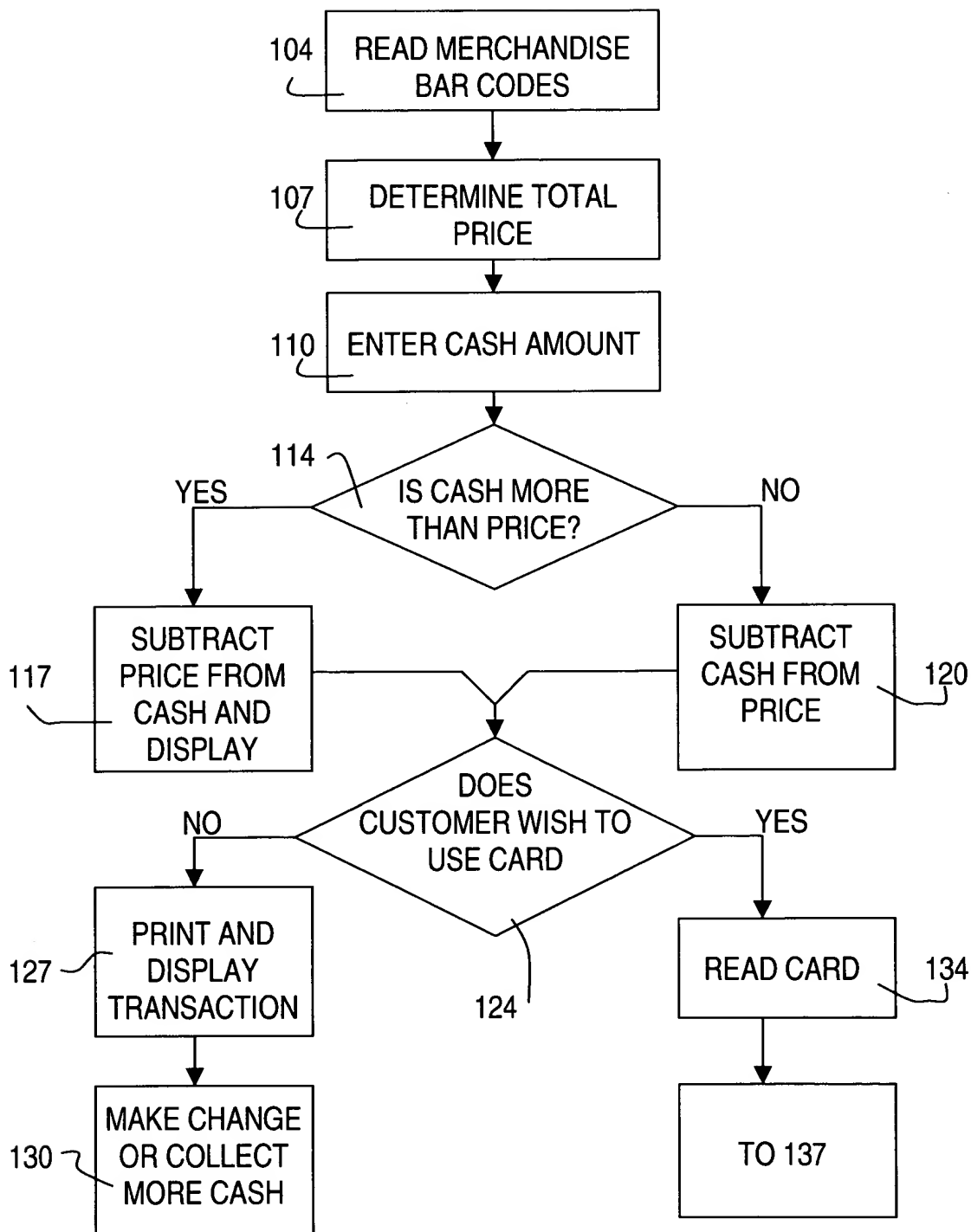
FIG. 1A

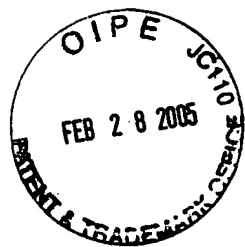




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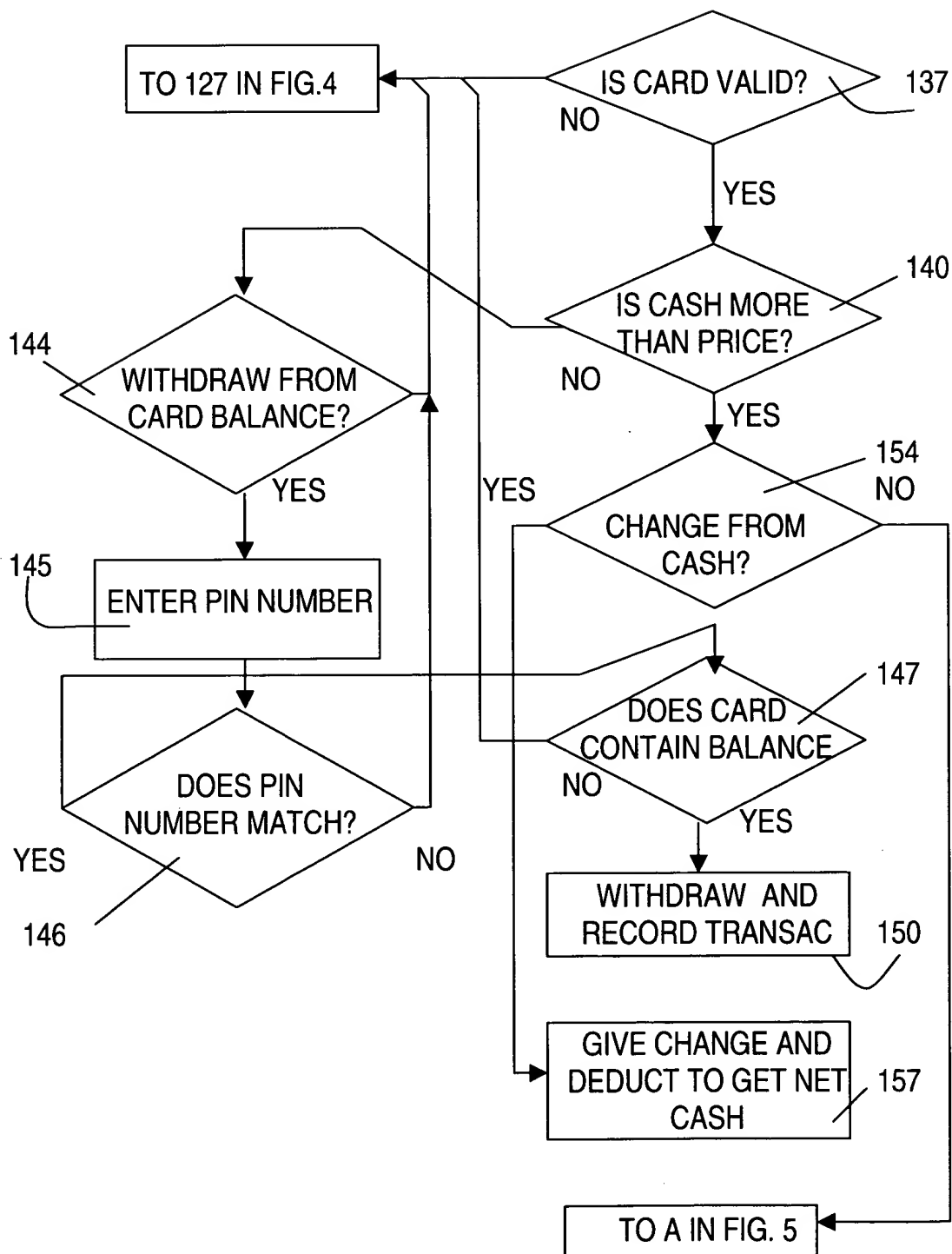
FIG. 4

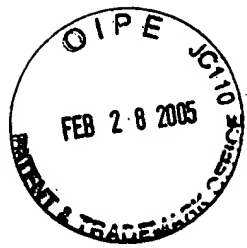




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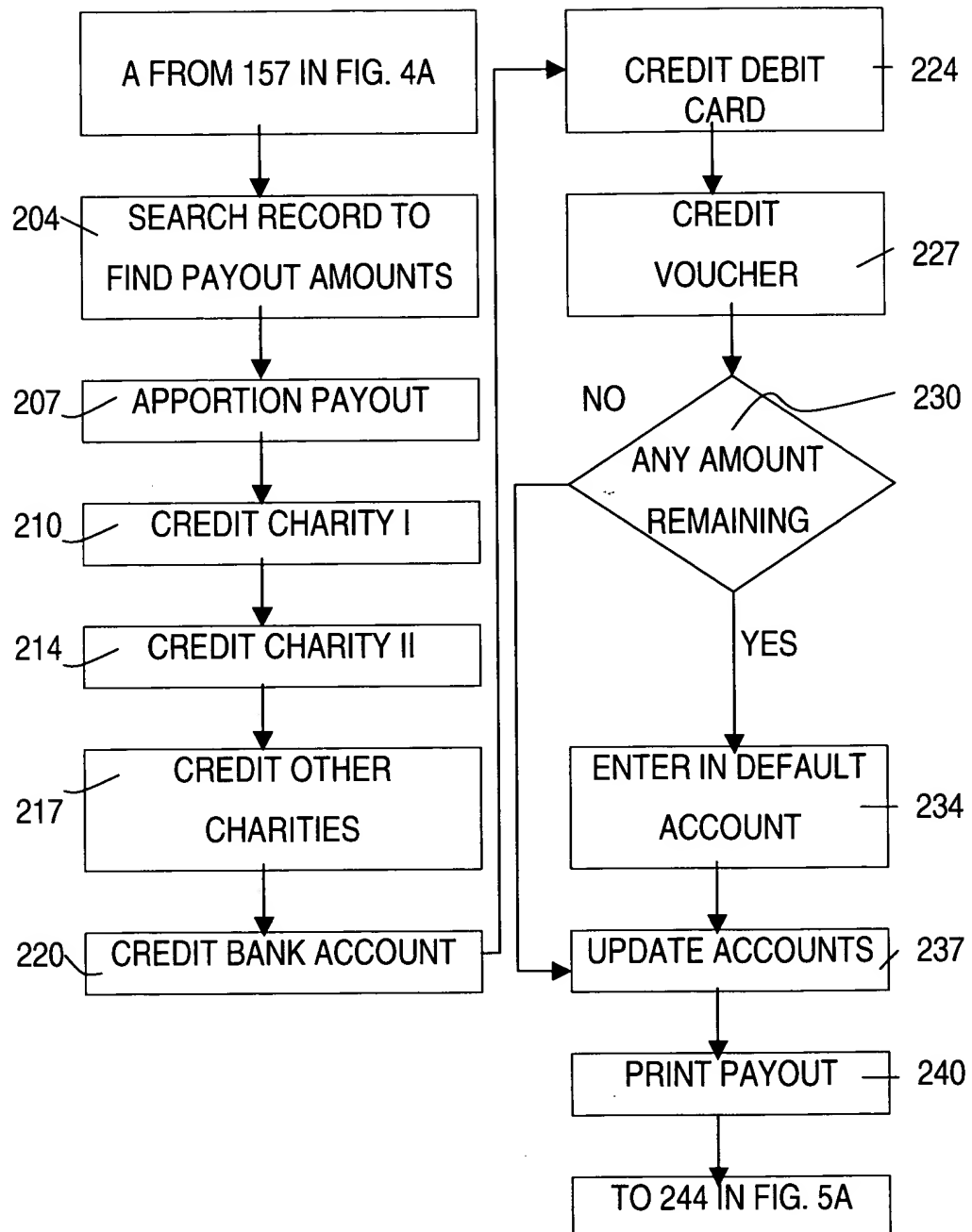
FIG. 4A





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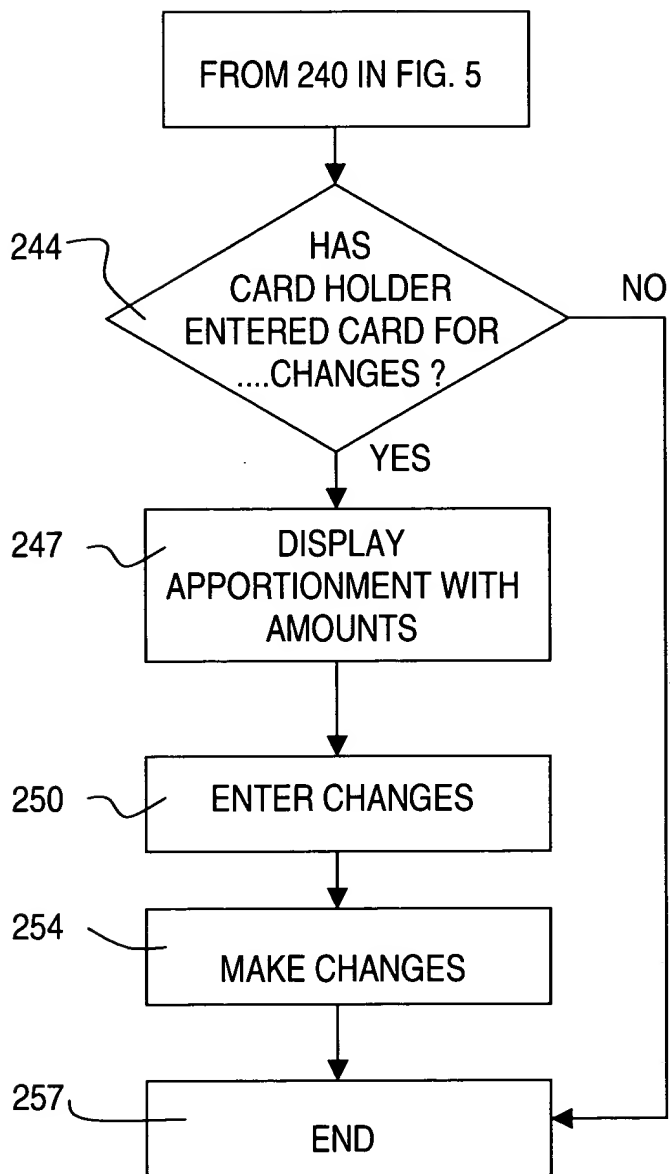
FIG. 5

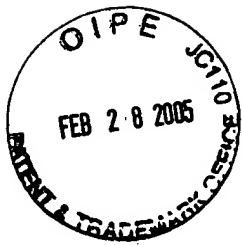




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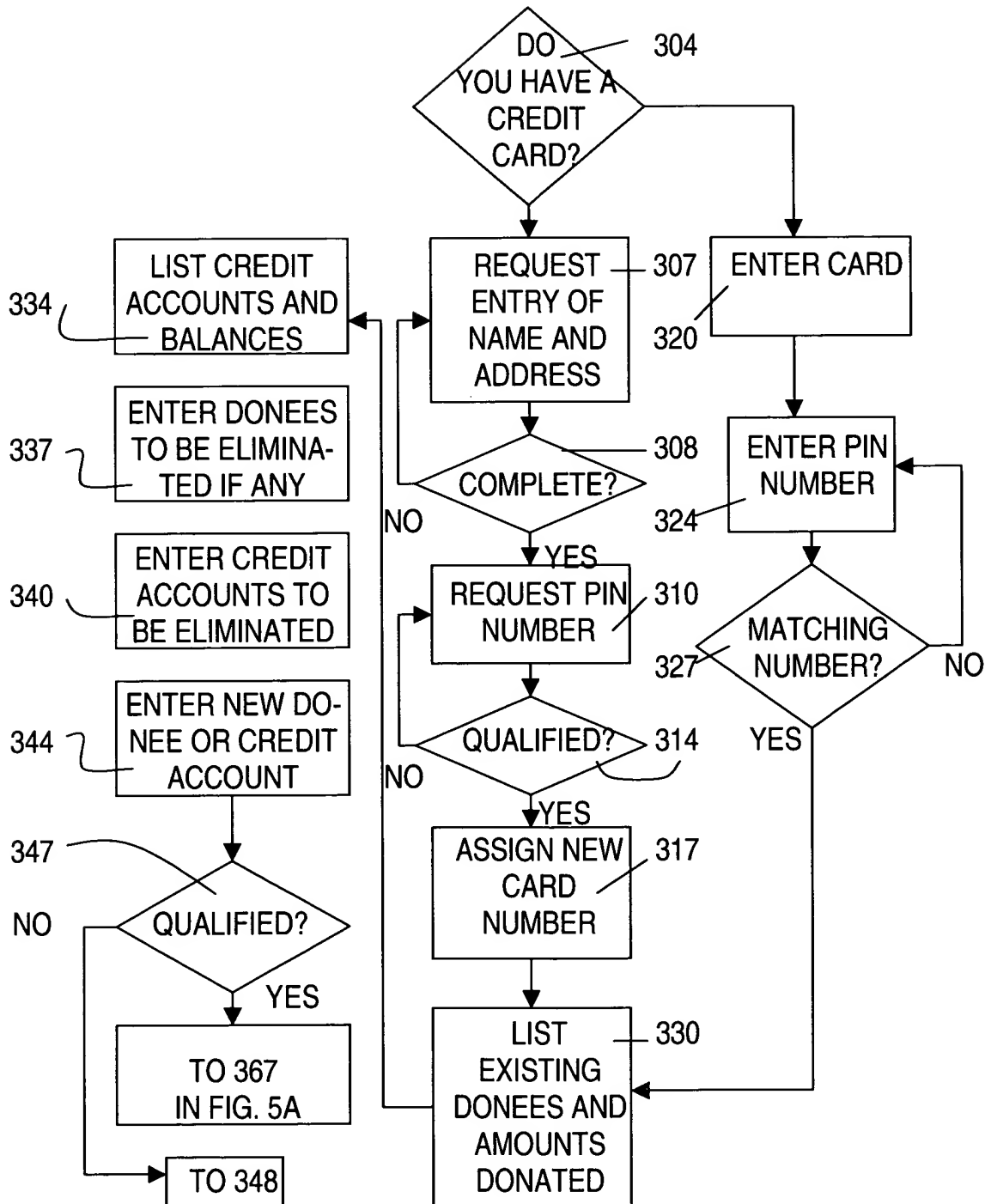
FIG. 5A





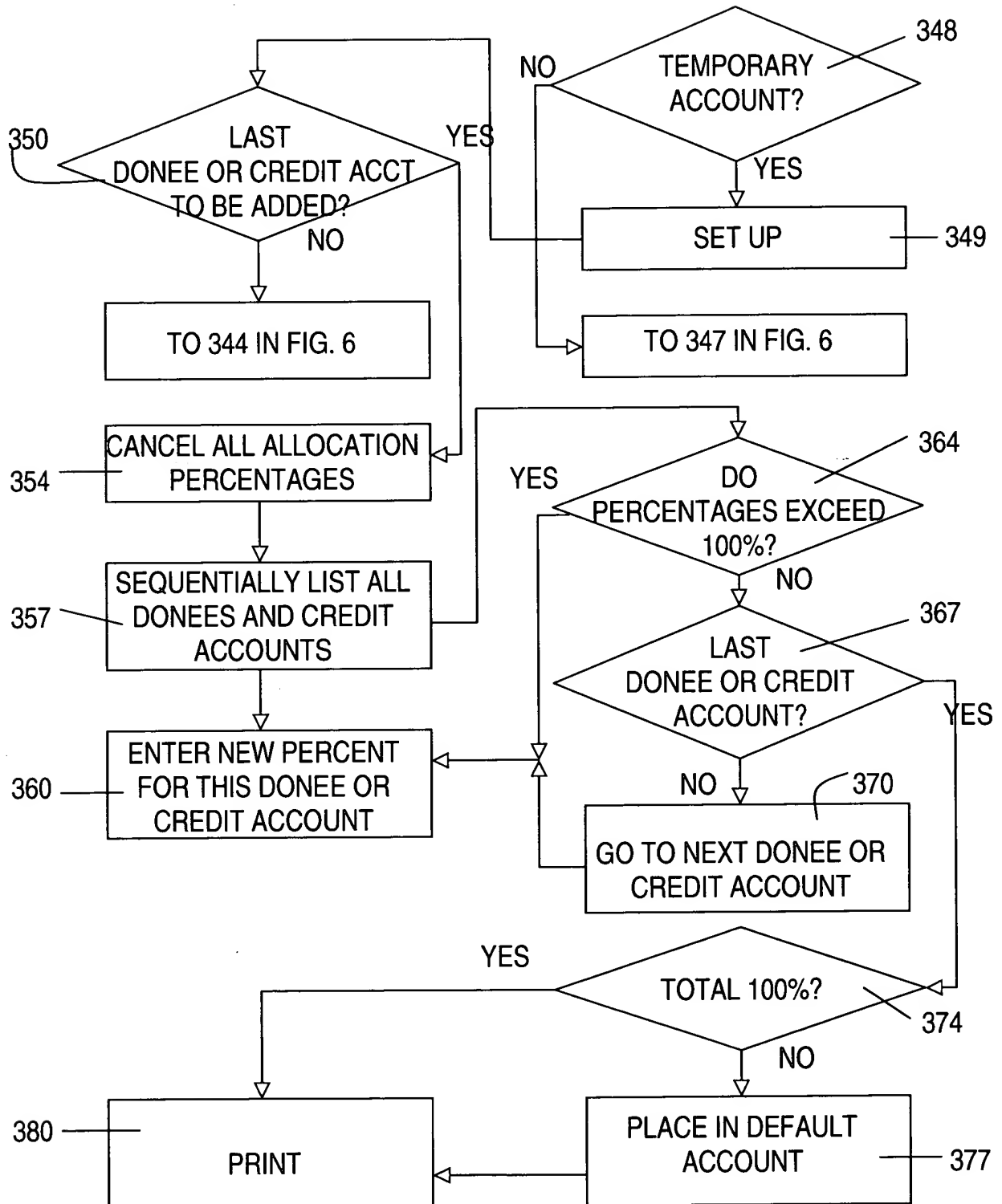
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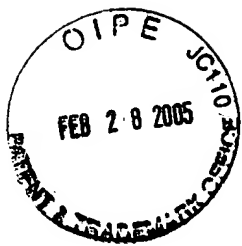
FIG. 6



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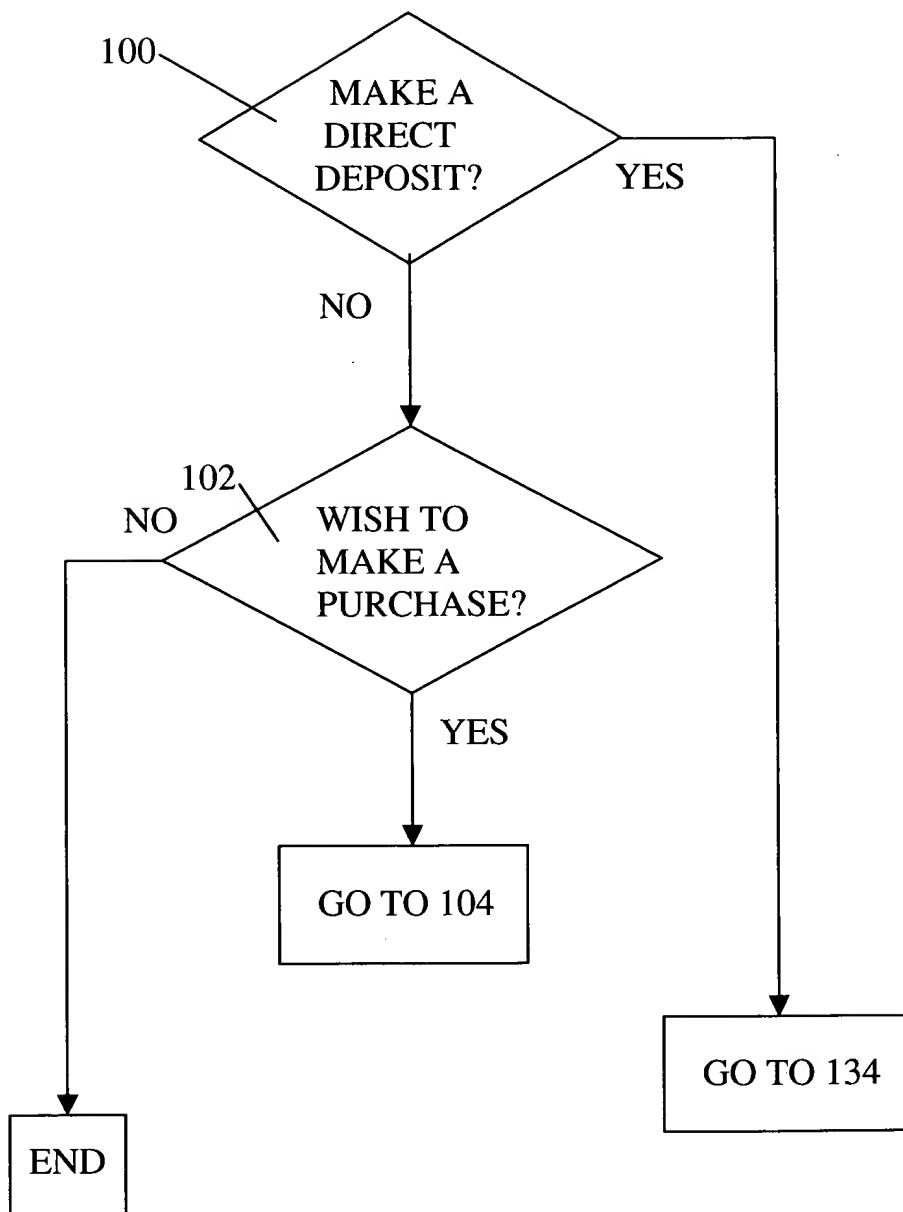
FIG. 6A

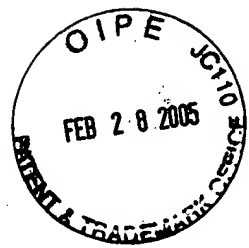




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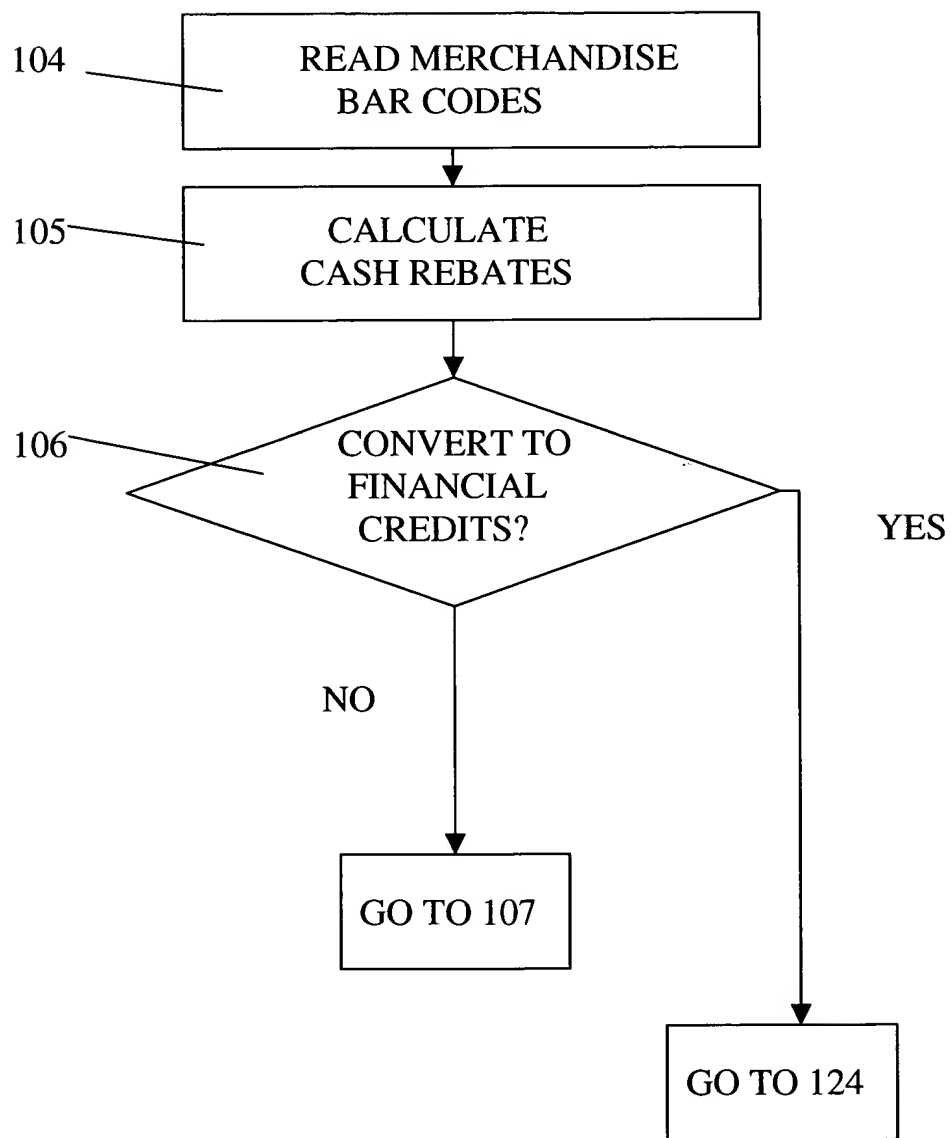
FIG. 7

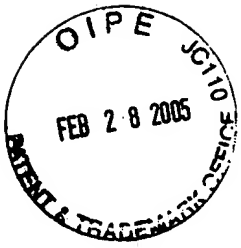




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FIG. 7A

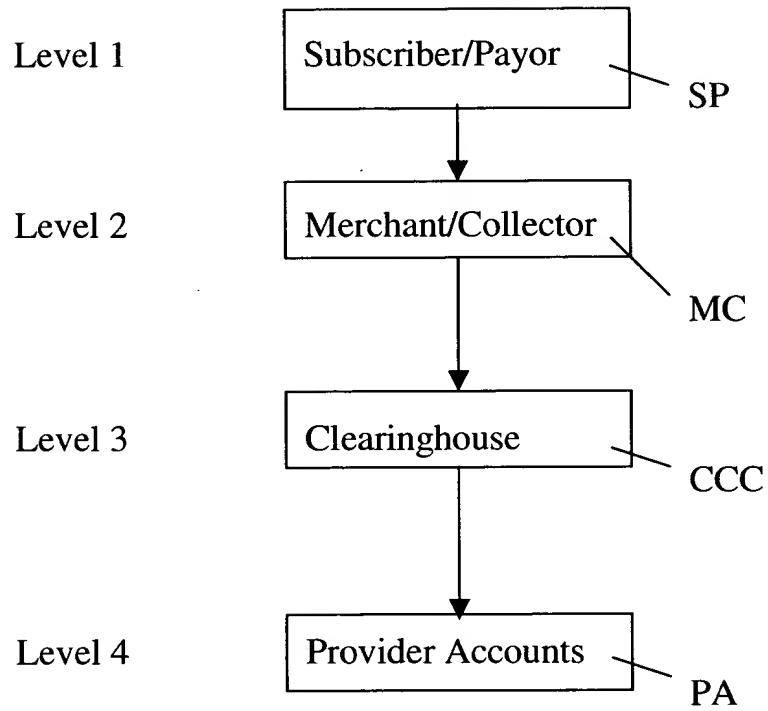


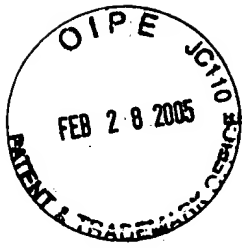


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FIG. 8.1A

POS SYSTEM



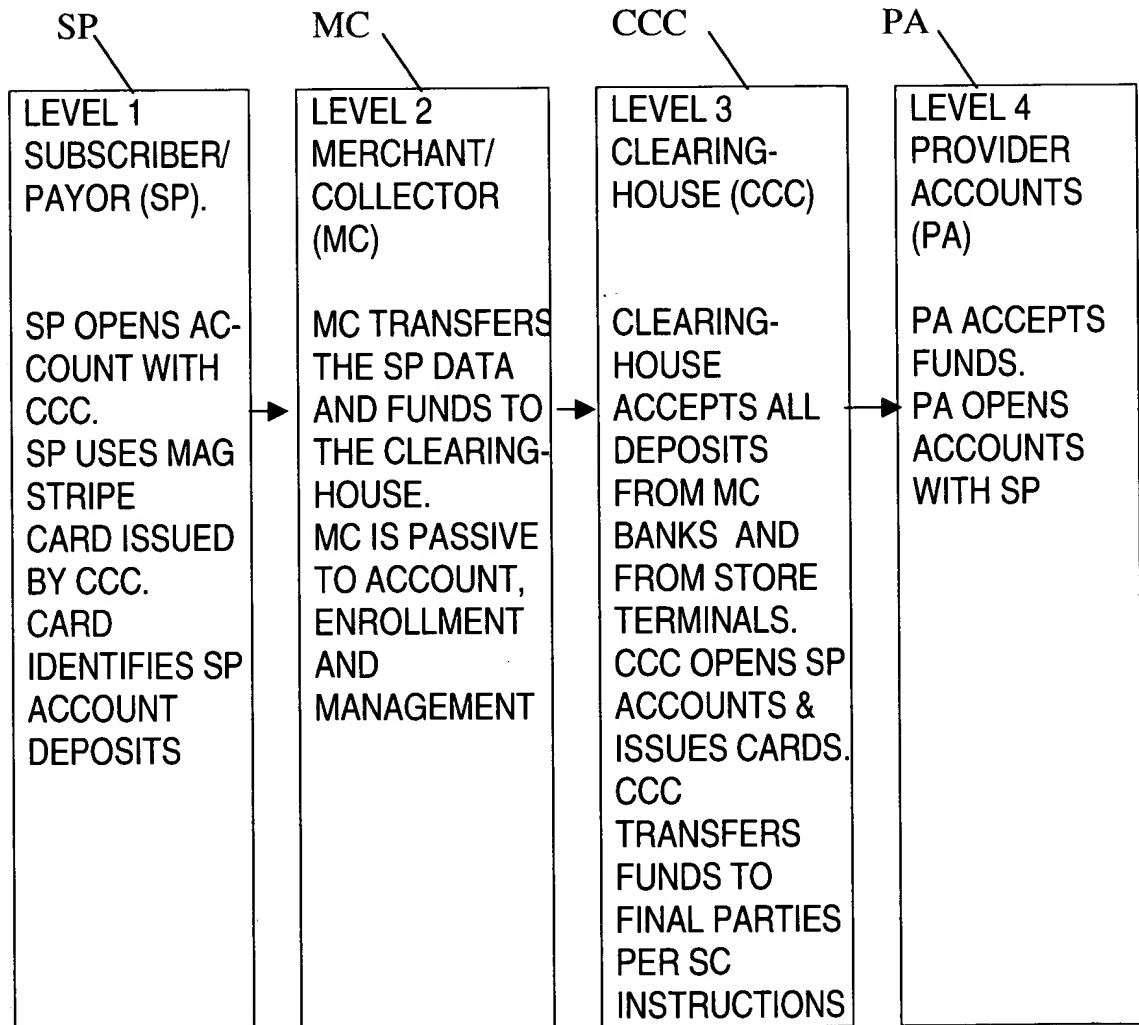


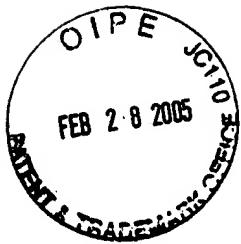
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FIG. 8.1 B

CLEARINGHOUSE MANAGED SYSTEM (CMS)

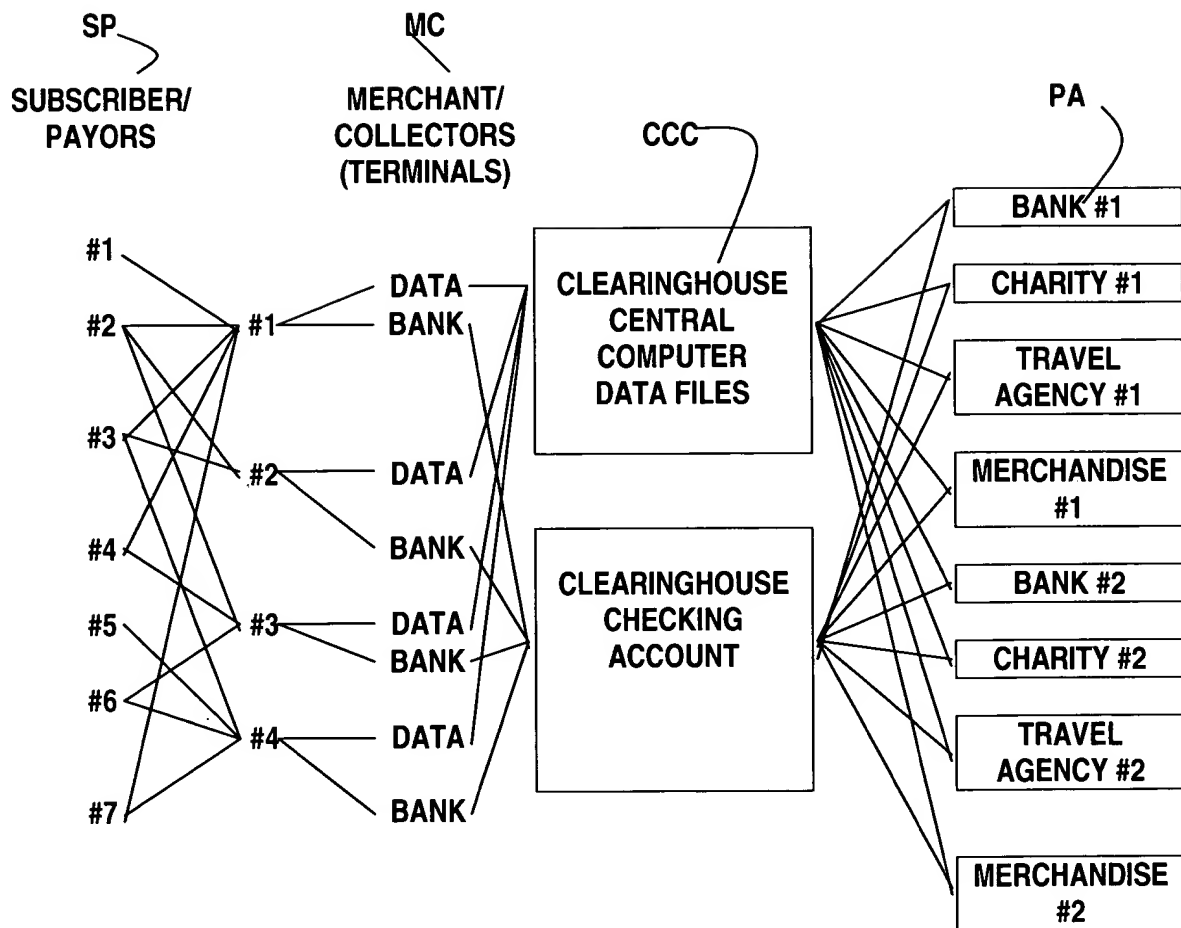
TENDERS AN "OVERPAYMENT"
(CASH, CHECK, CREDIT, OR DEBIT DRAFT)





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FIG. 8.1C





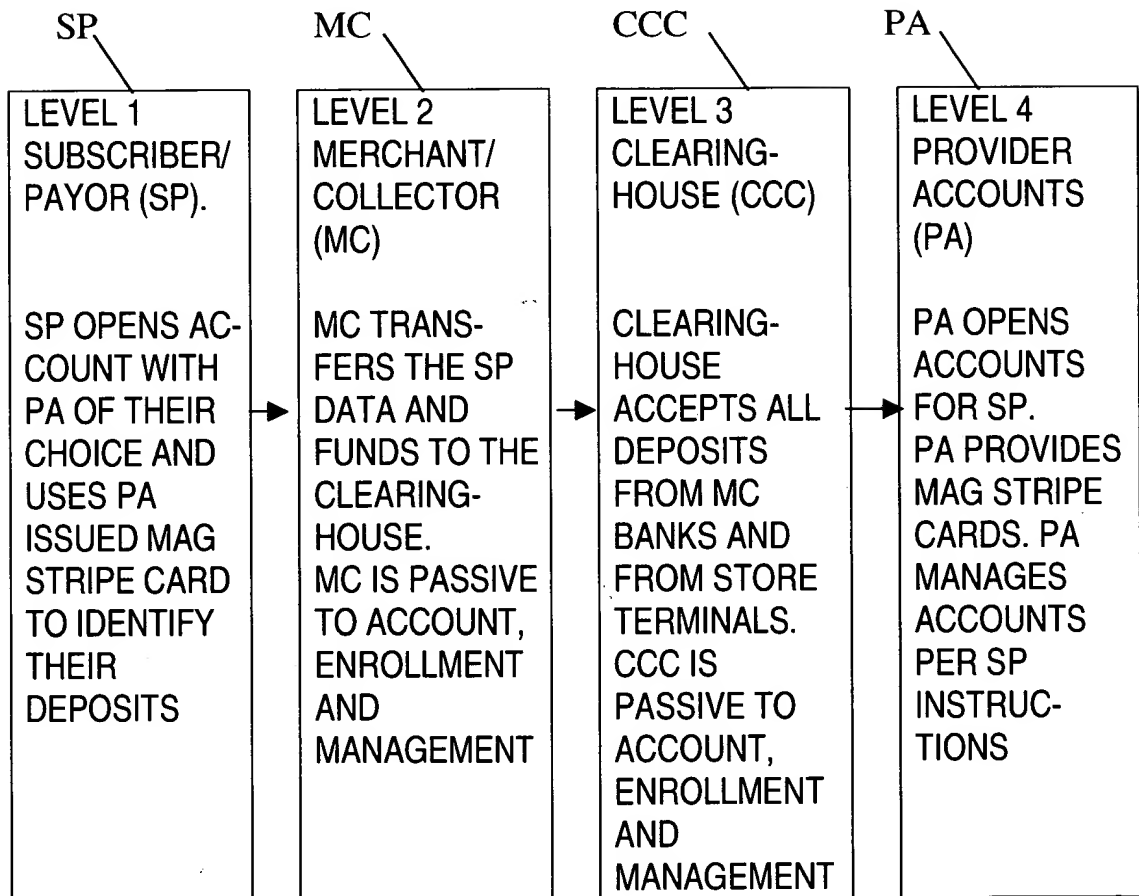
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FIG. 8.1D

PROVIDER MANAGED SYSTEM (PMS)



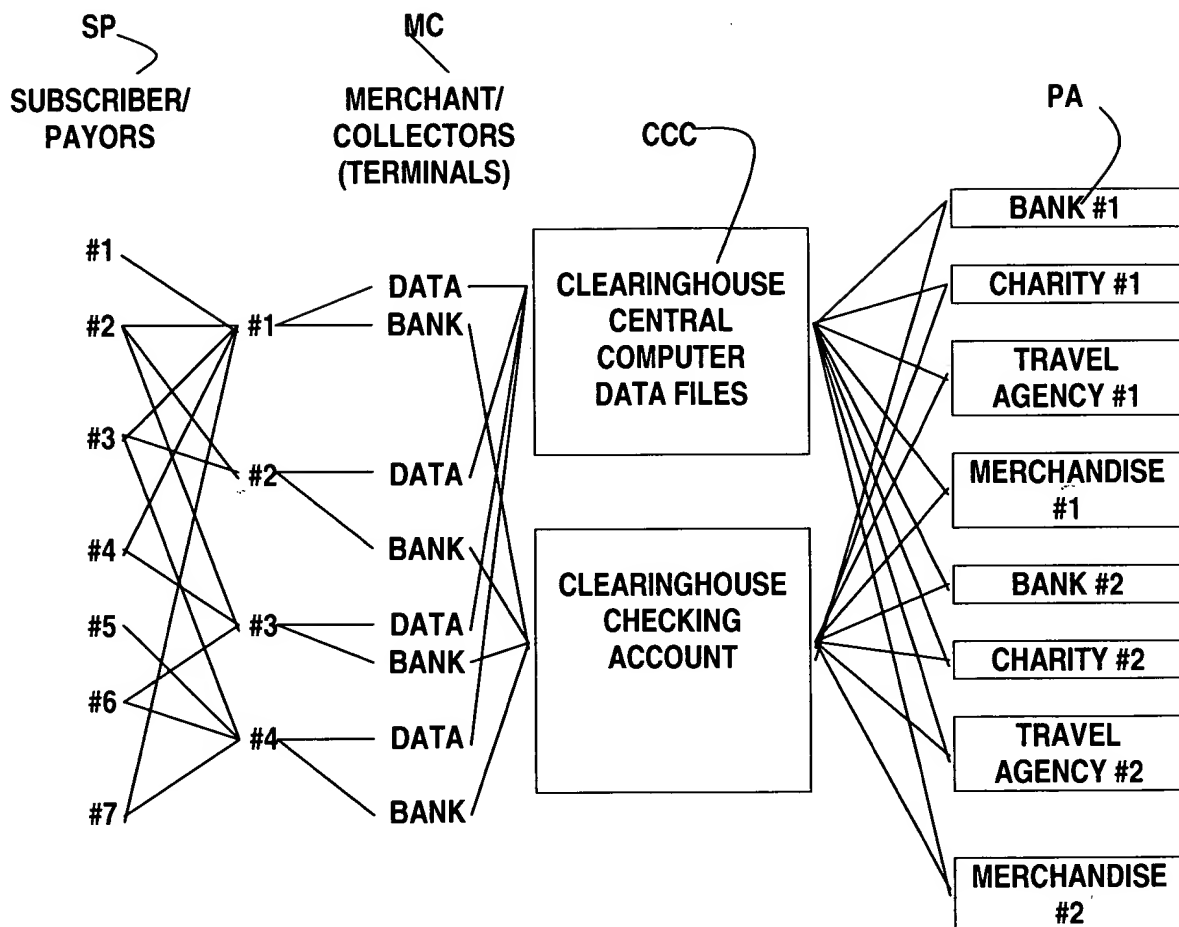
TENDERS AN "OVERPAYMENT"
(CASH, CHECK, CREDIT, OR DEBIT DRAFT)





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FIG. 8.1E

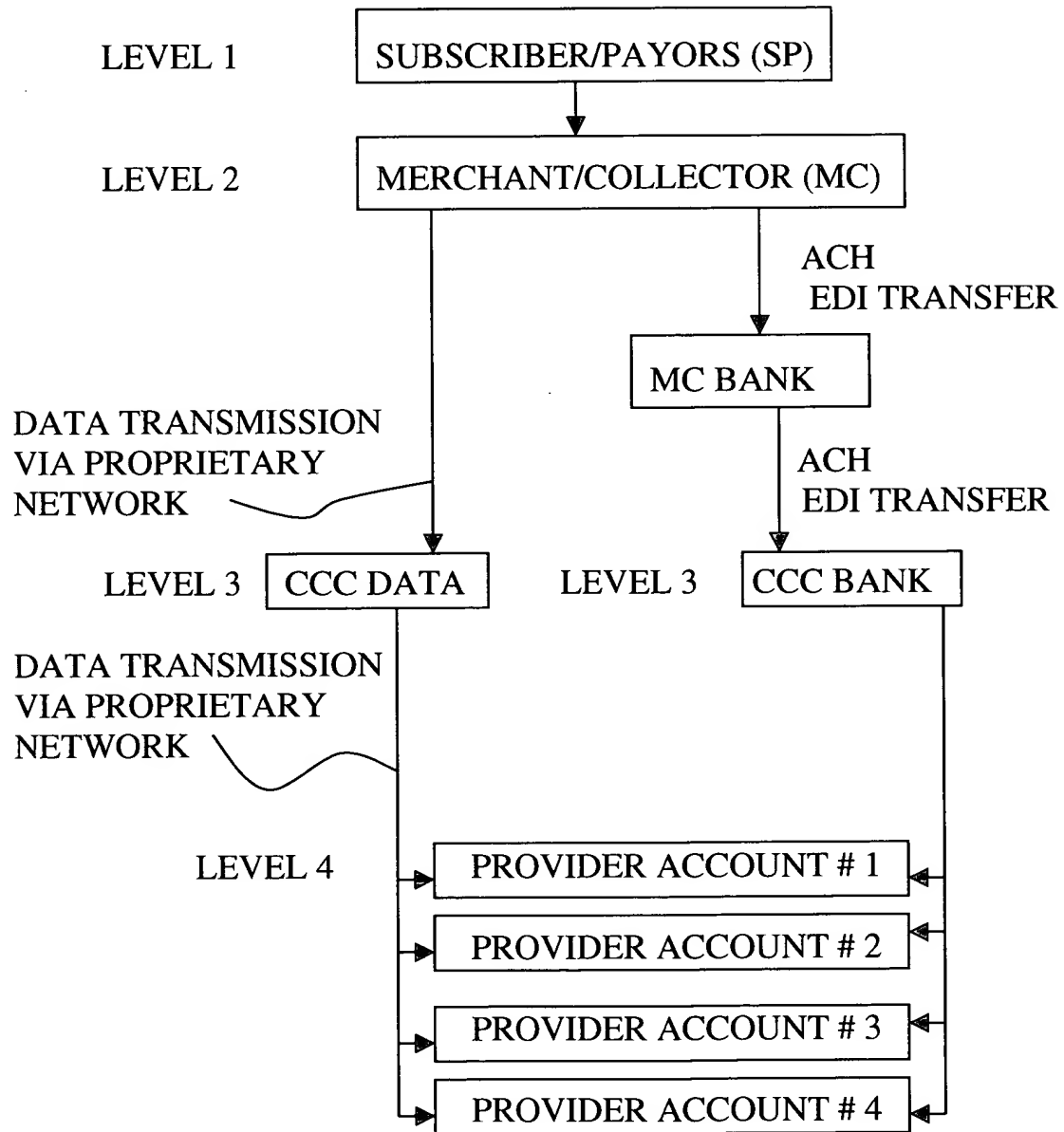




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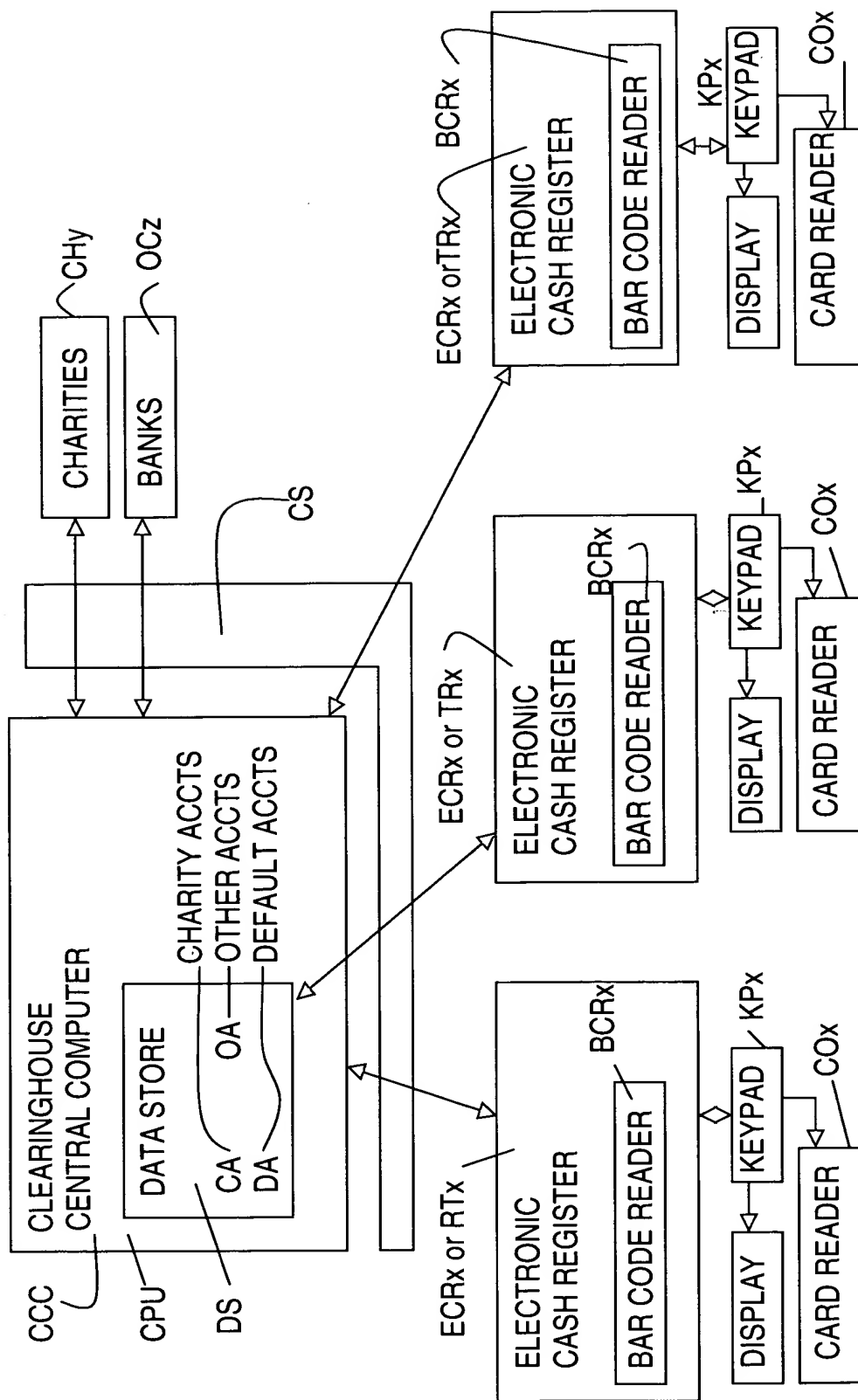
FIG. 8.1 F

DATA & FUNDS TRANSFER



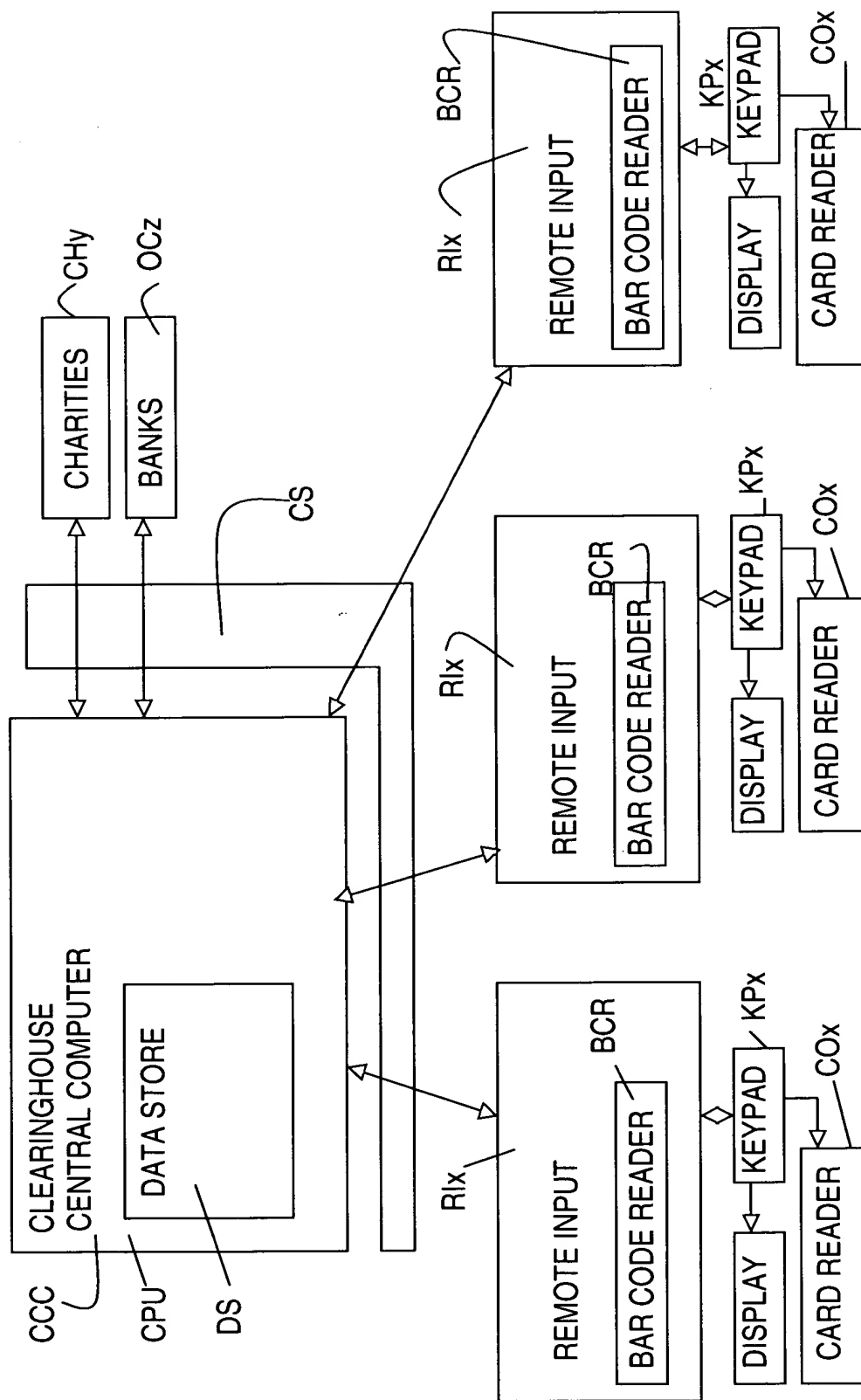
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FIG. 8.2

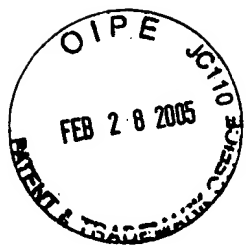


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FIG. 8.2A



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FIG 8.4

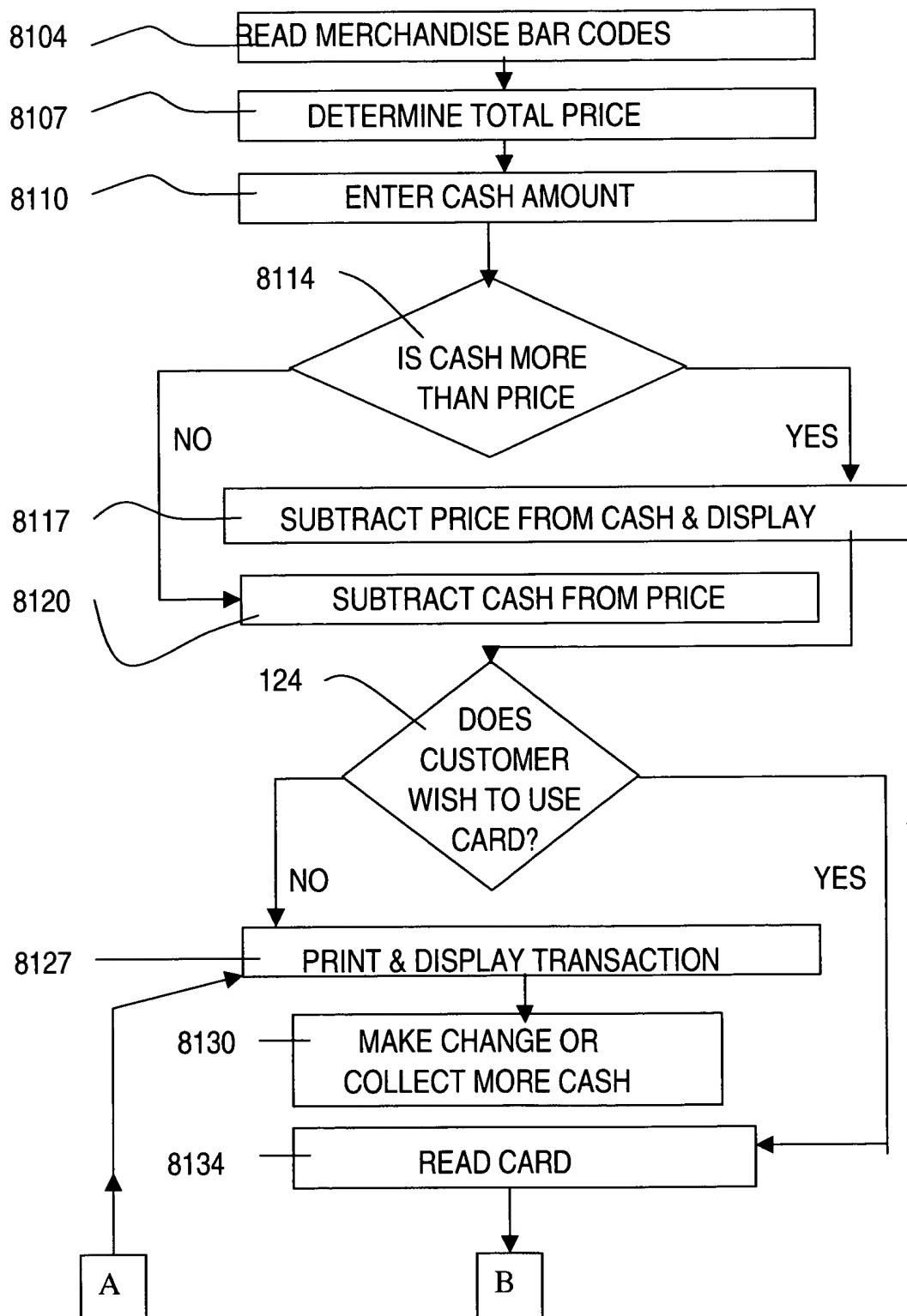
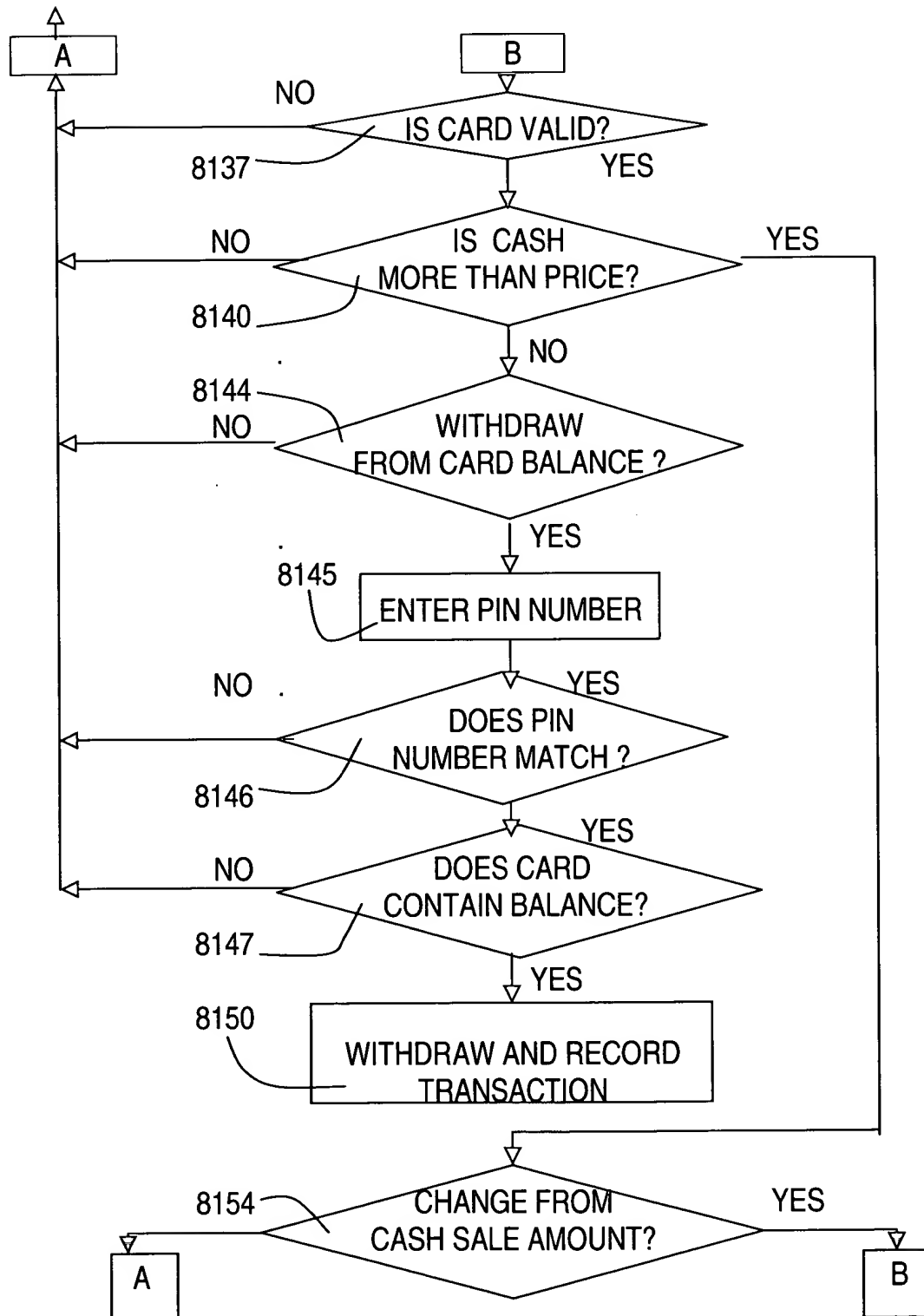


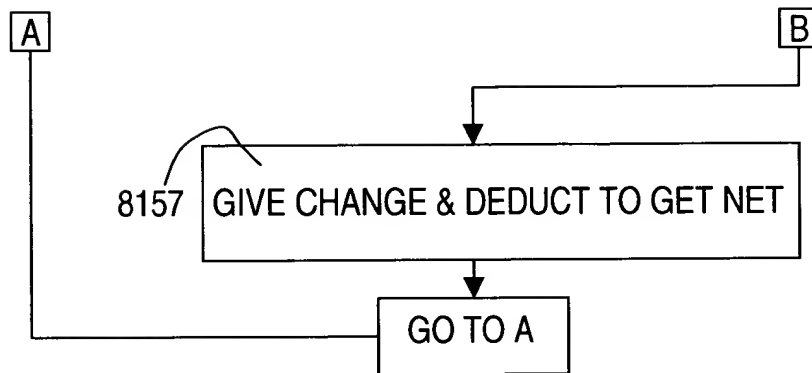
FIG 8.4B





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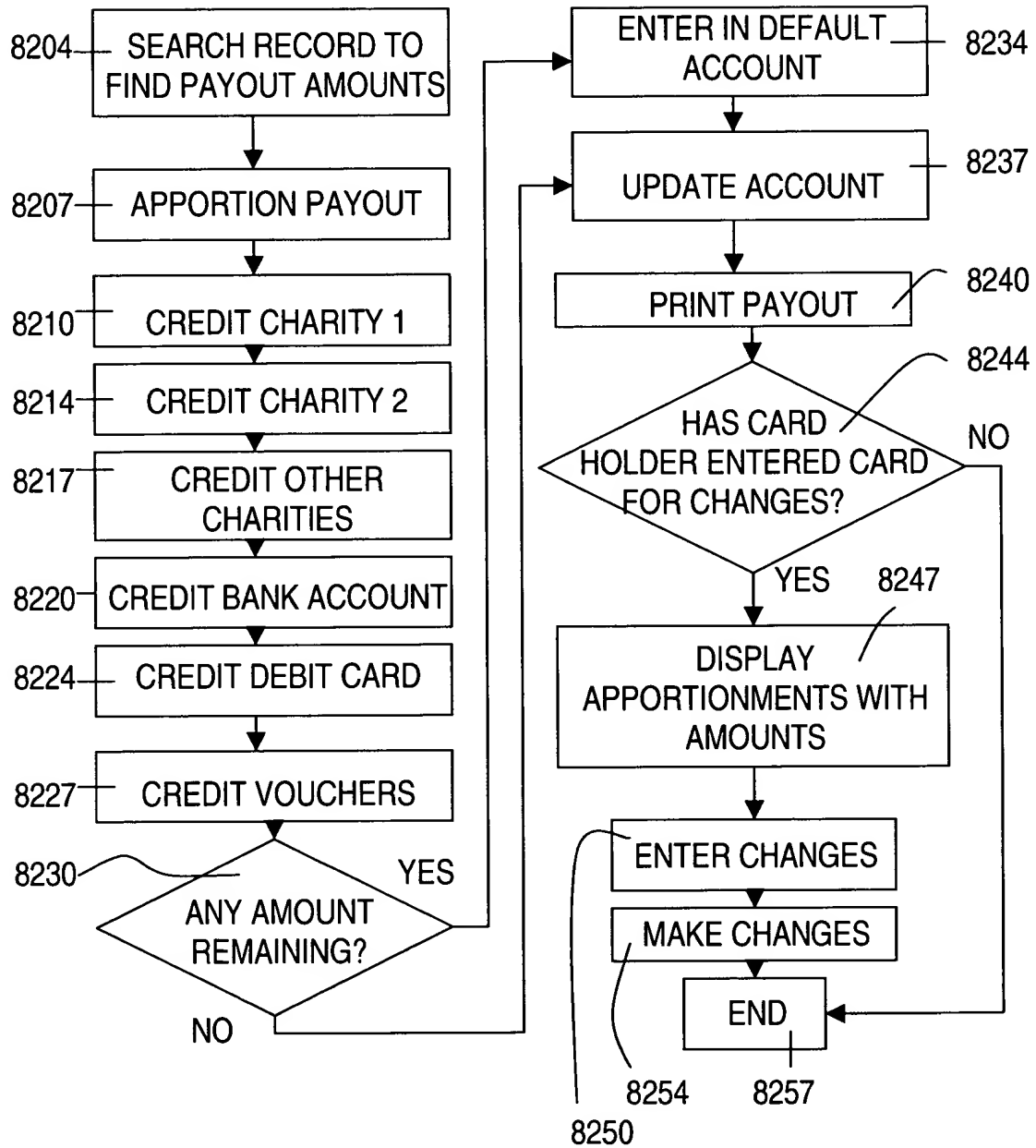
FIG. 8.4C





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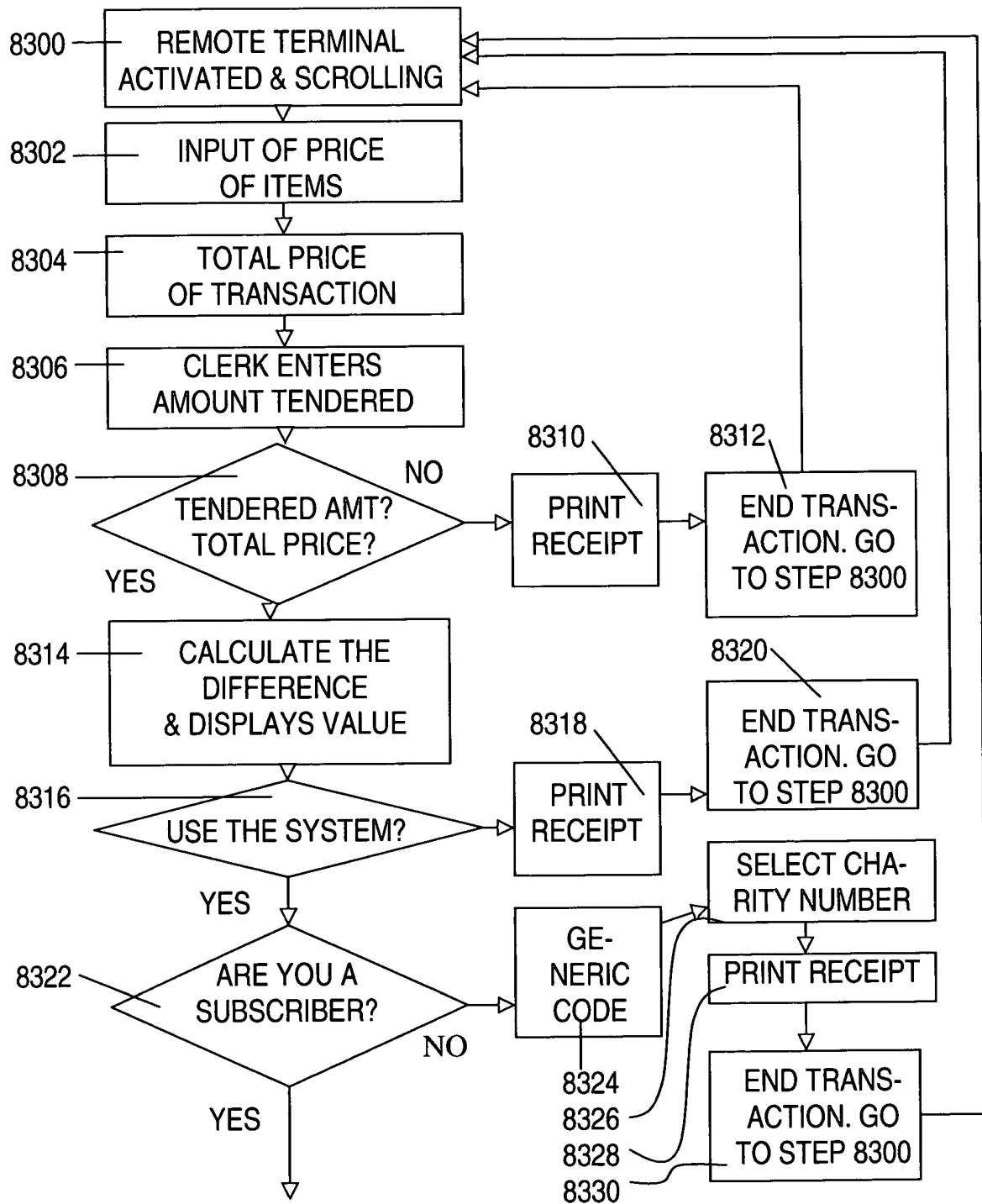
FIG. 8.4D





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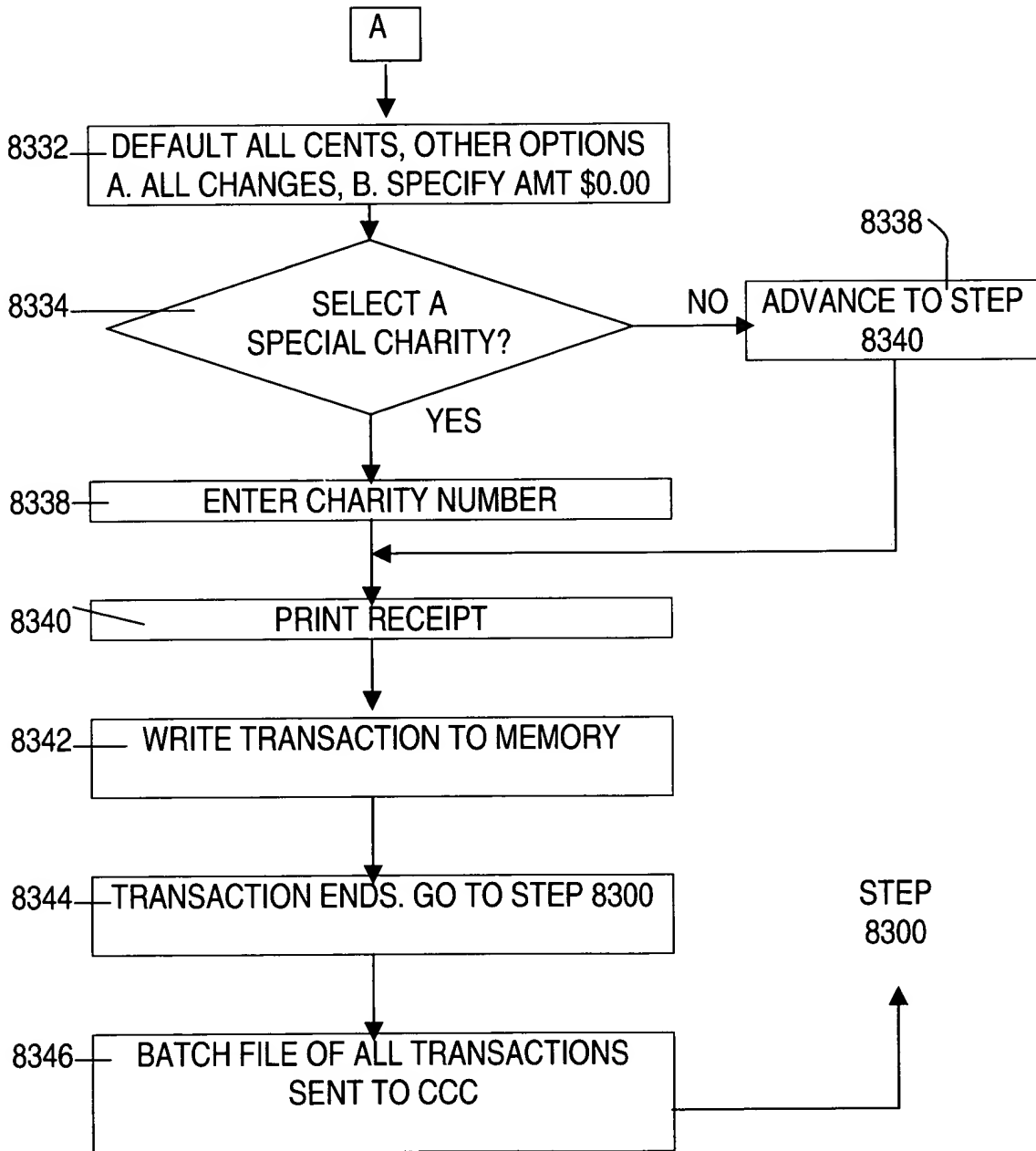
FIG. 8.5A





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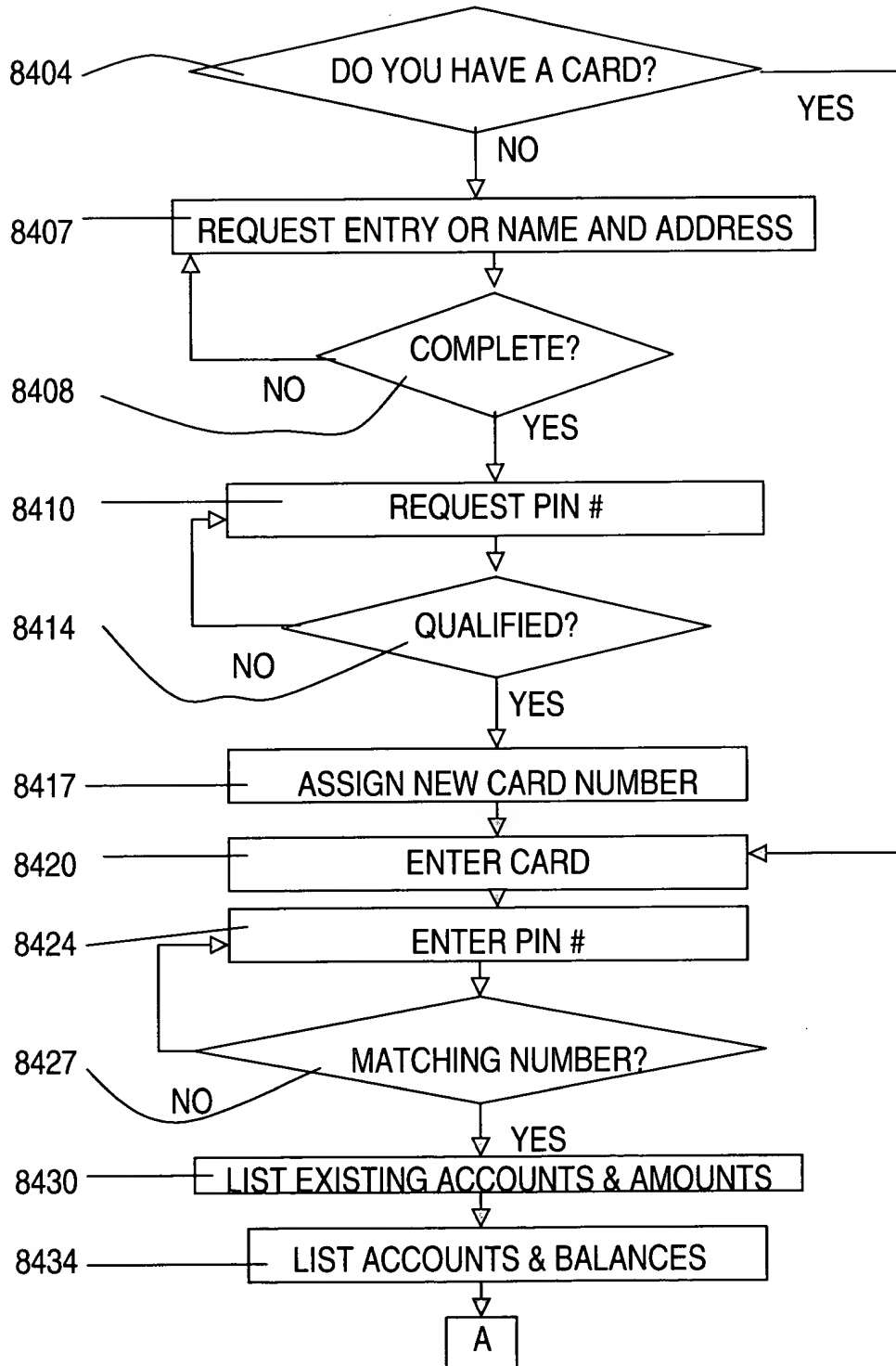
FIG. 8.5B





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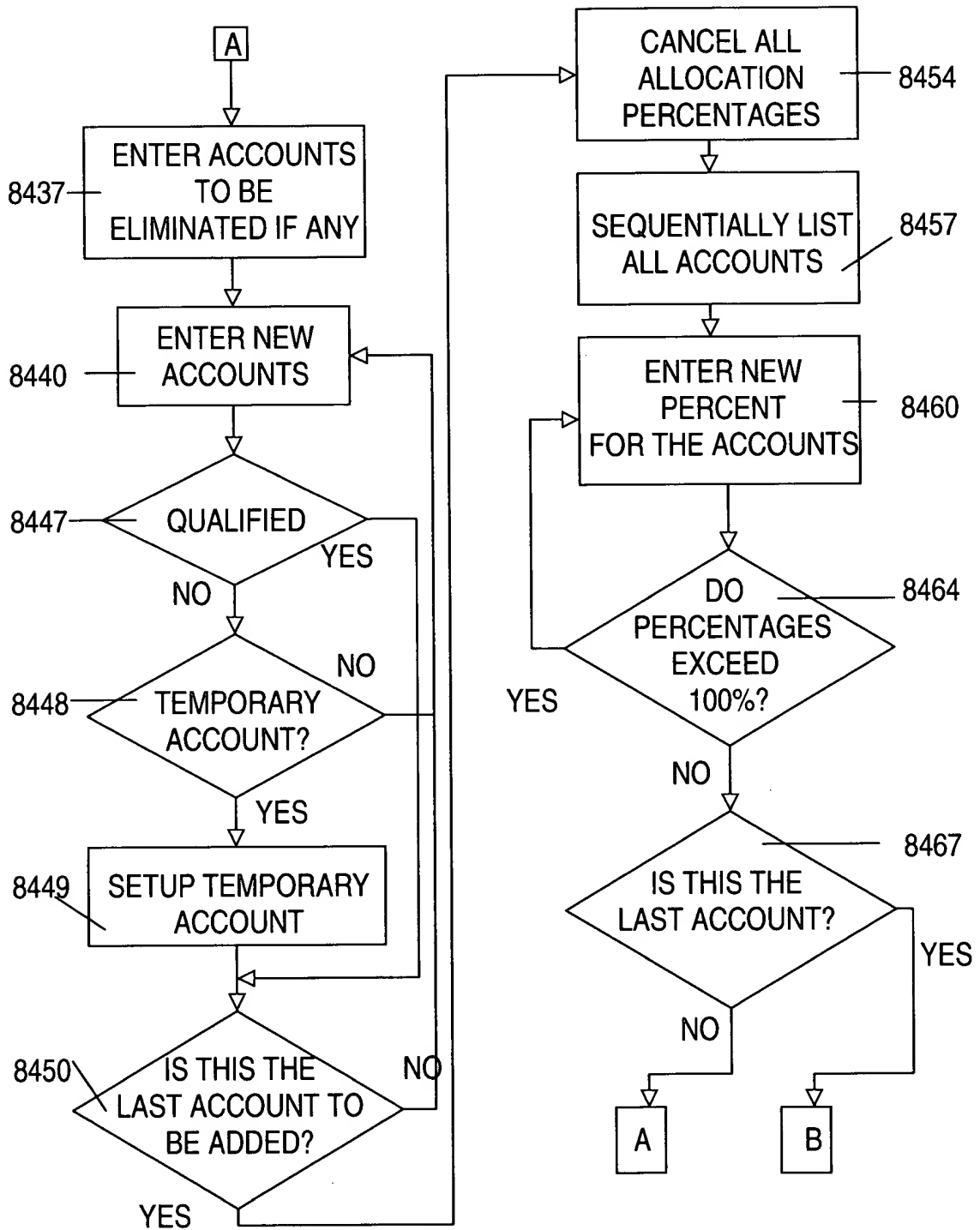
FIG. 8.6A

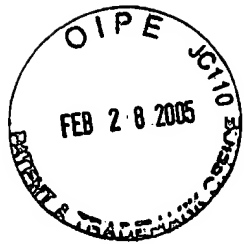




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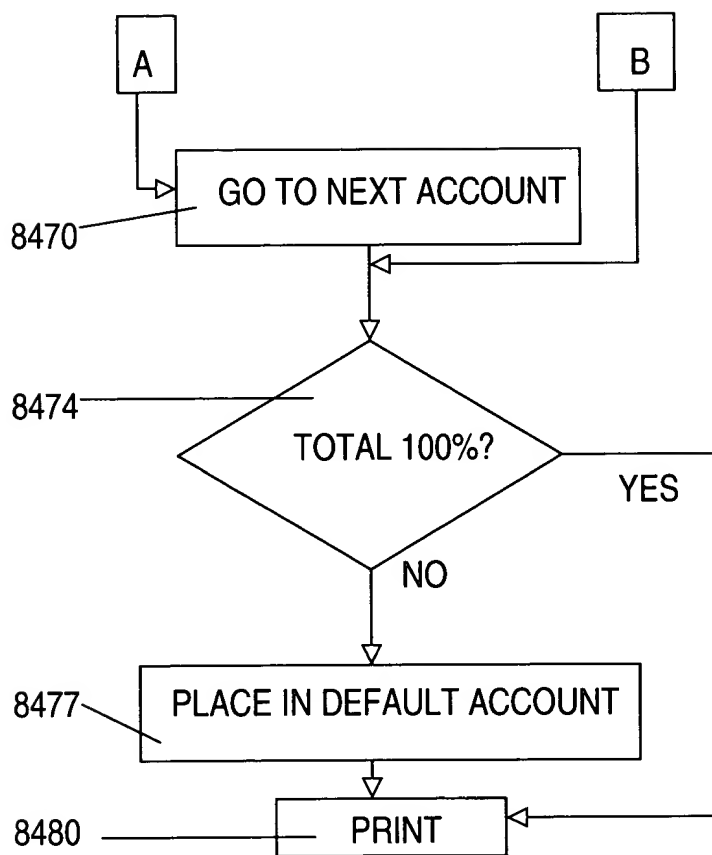
FIG. 8.6B





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FIG. 8.6C





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FIG. 9

